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## NATIONAL AUSTRALIA BANK (NAB) SWOT & PESTLE ANALYSIS

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**Company Name :** National Australia Bank (NAB)

**Company Sector :** Banking and Financial Services

**Operating Geography :** Australia & NZ, Global

**About the Company :** The National Australia Bank (NAB) is one of the 'Big Four' Australian banks which was established in 1982 and is headquartered in Melbourne. It has close to 1,600 branches and service centres across Australia and New Zealand and has over 35,000 employees as of 2016.

**Revenue :** AU \$ 17.43 billion (FY Ending 30th Sept, 2016)

## SWOT Analysis :

The SWOT Analysis for National Australia Bank (NAB) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.NAB's strong capital, liquidity and funding position to strengthen the lending business</li> <li>2.Largest bank in Australia in terms of sheer assets and size with a strong brand name</li> <li>3.Strong profile in business banking in UK and Australia with diverse offering of products and services</li> <li>4.Expertise in CRM with rollout of NAB view to strengthen customer relationships</li> </ul>	<ul style="list-style-type: none"> <li>1.Online system outages due to technical issues which inconvenienced customers</li> <li>2.Recent NAB's internal audit report highlighted major issues in operational risk management practices</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Collaboration by NAB and Visa in payments innovation area to help roll out innovative products and solutions</li> <li>2.Huge expansion potential for NAB in the lucrative Chinese markets after formation of China-Australia Free Trade Agreement</li> </ul>	<ul style="list-style-type: none"> <li>1.Competitors have deeply focused in consolidating their portfolios and expanding across countries</li> <li>2.Volatility of markets increases risks with factors like Brexit and policy of new U.S. administration</li> <li>3.Realization of delayed returns from the technology investments</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for National Australia Bank (NAB) is given below:

Political	Economical
<p>1.NAB's policy to ban donations to political parties in an 'image clean over'</p> <p>2.Brexit creates political and business uncertainty for NAB in areas such as free market access</p>	<p>1.Subdued GDP due to falling commodity prices in Australia and NZ and subsequently lower income generation to impact banking growth</p> <p>2.Economic growth remains sub-trend in NAB Group's key markets since 2012 with muted outlook</p>
Social	Technological
<p>1.Involvement in community investment programs which addresses financial exclusion and social cohesion</p> <p>2.Focus on gender equality with having significant female representation in leadership and executive roles</p>	<p>1.Technology innovation with rollout of Personal Banking Origination Platform (PBOP) and other innovative products.</p> <p>2.NAB's investments in Data Republic and 'MLC On Track' programs to prepare it for the data revolution</p>
Legal	Environmental
<p>1.Imposition of fines\penalties by regulators can impact profitability and brand image as in case of NAB's Clydesdale Bank</p> <p>2.Shortcomings in risk management practices as highlighted in NAB's internal audit may be subject to litigation in any event of fraud</p>	<p>1.First Australian bank to achieve carbon neutrality</p> <p>2.Focused initiatives and science-based target to reduce greenhouse gas (GHG) emissions</p>

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